

Regulation Risk Table

The following table depicts consumer laws and regulations by risk level:

REGULATION RISK TABLE		
RISK	Statute/Regulation¹	Section (s) for review
Low 1	Real Estate Settlement Procedures Act (Reg X)	Mortgage Servicing Transfer Disclosure
	Right to Financial Privacy Act	All
	Fair Debt Collection Practices Act	All
	Unfair or Deceptive Acts or Practices (Reg AA)	All
	Rule of 78s	All
2	Privacy (Reg P)	All
	Expedited Funds Availability (Reg CC, subpart B)	All
	Truth in Savings Act (Reg DD)	All
	Reserve Requirements (Reg D)	All
	Fair Credit Reporting Act	All
	Consumer Leasing (Reg M)	All
	Interest on Deposits (Reg Q)	All
3	Real Estate Settlement Procedures Act (Reg X)	All provisions except those rated “1” and “4”
	Truth in Lending Act (Reg Z)	All provisions except those rated “4”
	Electronic Funds Transfer Act (Reg E)	All
	Reg. B and FHA Provisions	Provisions not covered by FFIEC interagency procedures
4	Truth in Lending Act (Reg Z)	APR/Finance charge, HOEPA, and rescission
	National Flood Insurance Act (Reg H)	All
	Real Estate Settlement Procedures Act (Reg X)	Section 8
	Check Clearing for the 21 st Century Act (Reg CC, subpart D)	All
5 High	HMDA and CRA	Data verification

¹ Compliance with the provisions of the Community Reinvestment Act (Regulation BB), other than those relating to data verification, and Section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 will be fully reviewed at each CRA examination and, therefore, are not included in this table. In addition, issues related to discrimination (Regulation B and FHA), which will primarily be reviewed through the use of the FFIEC interagency procedures, are not included in this table.